Clark County Self-Funded Group Medical and Dental Benefits Plan (the Plan) Employee Group Waiver Program (EGWP) Frequently Asked Questions

Who is Navitus MedicareRx?

Navitus MedicareRx is the Pharmacy Benefit Manager (PBM) partner for the Plan beginning January 1, 2017. Navitus MedicareRx is replacing Catamaran/OptumRx as the Plan's PBM.

What is an EGWP Plan?

An EGWP plan is a Medicare Part D prescription drug plan (PDP) in which employers partner with a Pharmacy Benefit Manager (PBM) who is contracted with Medicare as a Part D provider. EGWP plans are expected to follow all Medicare Part D requirements except those explicitly waived by the Centers for Medicare and Medicaid Services (CMS).

Why am I required to enroll in EGWP to continue coverage under the Plan?

Prior to 2017, the Plan participated in the Retiree Drug Subsidy (RDS) Program through CMS which offers employers subsidies who continue to provide prescription benefits to their retired Medicare-eligible members. This subsidy resulted in significant savings to the Plan. As a result of plan design and size, the Plan soon will no longer qualify for the RDS program and the related subsidy.

The EGWP Plan is another program that offers employers a subsidy to continue to provide prescription benefits to retired Medicare-eligible members. Participation in this program will allow the Plan to continue its coverage of prescription benefits for Medicare-eligible members.

You may choose to opt out of the EGWP Plan prior to December 7, 2016. However, if you do so, please note you may be subject to increased co-payments/co-insurance for your prescription benefits under the Plan. The Plan's EGWP program will be effective January 1, 2017.

What does this mean to the cost of my prescription?

The Plan's EGWP program is designed to mirror (as closely as possible) the current prescription design. However, effective January 1, 2017, you may experience a change in prescription 'tier'. (The Plan has 3 tiers which represent how drugs are grouped together to determine coverage and what copayments and/or coinsurance apply.) This could mean a change in the copayment or coinsurance you will be required to pay for your prescription. To review the January 1, 2017 formulary, please visit the link provided below.

http://www.clarkcountynv.gov/finance/risk-management/Documents/EGWP%20Formulary%2091616.pdf

Will I experience any disruption in my prescription coverage?

As is the case during any PBM transition, it is possible that your prescription will be covered on a different tier, in different quantities, or subject to managed programs under the new formulary. The Plan has determined that during the first 3 months of the 2017 Plan Year, impacted individuals will be given 'grandfathered' status to continue existing coverage. This is called your transition timeframe.

However, it is possible that you may be required to take some action regarding your prescription during the 3-month transition period or your coverage could change. Navitus MedicareRx will be communicating with members who are impacted. If you have questions about this change, please call Navitus MedicareRx Customer Care toll-free at 1-866-270-3877 or TTY users can call 711. Members can reach Navitus MedicareRx Customer Care 24 hours a day, 7 days a week, excluding Thanksgiving and Christmas.

Will there be a premium increase for Plan Year 2017?

Yes. Due to the rising cost of health and prescription benefits, the Plan will be implementing premium increases for all members for Plan Year 2017. Retirees eligible for Medicare (or who have dependents eligible for Medicare) will be subject to the following premiums:

	Retiree (10 Years+)	Retiree (6-9 Years)	Retiree (0-5 Years)
Medicare Retiree	\$344.54	\$378.99	\$413.44
Medicare Retiree + Spouse	\$791.25	\$870.37	\$949.49
Retiree + Medicare Spouse	\$863.48	\$949.83	\$1,036.17
Retiree + Spouse (Both Medicare)	\$776.95	\$854.65	\$932.33
Medicare Retiree + Child	\$770.42	\$847.48	\$925.30
Medicare Retiree + Family	\$1,172.39	\$1,289.64	\$1,406.87
Retiree + Family (Medicare Spouse)	\$1,206.51	\$1,327.18	\$1,447.82
Retiree + Family (Both Medicare)	\$1,202.83	\$1,323.14	\$1,444.19
Surviving Spouse	\$432.41	\$475.66	\$518.89

Do I need to take any actions to ensure continuation of my prescriptions for Plan Year 2017?

CMS does not allow for automatic enrollment in recurring fill/refill and delivery programs. Therefore, you may be required to take action to ensure the continuation of your prescription for Plan Year 2017. OptumRx Mail Service and BriovaRx Specialty Pharmacy will no longer participate in Clark County's prescription drug network. If you will need a refill of your current prescription within 2 weeks of January 1, 2017, we recommend that you contact the current mail service and specialty pharmacies to fill your prescription before the end of the year.

If you are currently utilizing mail service, you will need to contact OptumRx to transfer your prescription to the new preferred mail service provider, Costco Mail Pharmacy, on or after January 1, 2017. You will receive additional instructions in your welcome packet following open enrollment. You are not required to use Costco Pharmacy. If you have questions, please call Navitus MedicareRx Customer Care toll-free at 1-866-270-3877 or TTY users can call 711. Members can reach Navitus MedicareRx Customer Care 24 hours a day, 7 days a week.

If you are currently utilizing BriovaRx to fill certain designated specialty pharmacy products, you will receive a call from Lumicera Health Solutions prior to January 1, 2017 explaining your options. Additional information will also be provided in your welcome packet following open enrollment. If you do not receive a call from Lumicera prior to January 1, 2017, please call Navitus MedicareRx Customer Care toll-free at 1-866-270-3877 or TTY users can call 711. Members can reach Navitus MedicareRx Customer Care 24 hours a day, 7 days a week.

Where can I go to research other coverage options?

You may contact Medicare directly at 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week or consult www.medicare.gov.

You may also visit numerous on-line resources including:

https://www.medicare.gov/find-a-plan/questions/home.aspx

https://medicare.oneexchange.com/medicare/quote/search-supplement-medicare-plans

https://www.aarpmedicareplans.com/health-

plans.html?zipcode=89109&mm_campaign=851e1f22914a3a5fde3113af65915075&gclid=CMGn_8L3ns8CFc6 EfgodfhYMaw&ym_keyword=medicare+aarp+plansBroad&WT.mc_id=832922

What should I do if I have additional questions?

If you have questions, please call Navitus MedicareRx Customer Care toll-free at 1-866-270-3877 or TTY users can call 711. Members can reach Navitus MedicareRx Customer Care 24 hours a day, 7 days a week, excluding Thanksgiving and Christmas.

If you have questions about eligibility or other issues related to the Plan, please contact the Office of Risk Management at (702) 455-4544.